Amendments to the Claims

Please cancel claims 726-765, 794, 800, 806, 835, 840, 845, 869, 874, 879, 902, 907, 912, 935, 940, 945, 981, 986, 991, 1027, 1032, 1037, 1073, and 1078 without prejudice.

The following listing of claims will replace all prior versions and/or listings of claims in the application:

Listing of Claims:

Claims 1-1092 (cancelled)

1093. (New): A method of assessing the validity of a payment instrument using a computer system, comprising:

providing the payment instrument to a computer system, wherein the payment instrument comprises pre-printed information;

comparing at least a portion of the pre-printed information of the payment instrument to at least one pre-printed profile representation derived from at least one other payment instrument, wherein evidence of non-validity of the payment instrument comprises failure of at least a portion of the pre-printed information of the payment instrument to approximately match at least one pre-printed profile representation.

1094. (New): The method of claim 1093, wherein the payment instrument is a check.

1095. (New): The method of claim 1093, wherein the payment instrument is a giro.

1096. (New): The method of claim 1093, wherein providing the payment instrument to the computer system comprises providing one or more images of the payment instrument to the computer system.

1097. (New): The method of claim 1093, wherein providing the payment instrument to the computer system comprises providing one or more images of at least a portion of the pre-printed information of the payment instrument to the computer system.

1098. (New): The method of claim 1093, wherein the pre-printed information comprises pre-printed words, pre-printed characters, pre-printed graphic elements, or combinations thereof.

1099. (New): The method of claim 1093, wherein the pre-printed information comprises an account number, an account holder name, an account holder address, a bank name, a routing number, a payee name, a date, a courtesy amount, a legal amount, a memo, or combinations thereof.

1100. (New): The method of claim 1093, wherein at least one pre-printed profile representation comprises images of pre-printed graphic elements, pre-printed words, pre-printed characters, or combinations thereof.

1101. (New): The method of claim 1093, wherein at least one pre-printed profile representation is derived from at least two information fields of at least one other payment instrument.

1102. (New): The method of claim 1093, wherein at least one pre-printed profile representation is obtained from a validated payment instrument.

1103. (New): The method of claim 1093, further comprising:

comparing handwriting in one or more amount fields of the payment instrument to one or more writing profile representations derived from at least one other payment instrument,

wherein evidence of non-validity of the payment instrument further comprises failure of at least a portion of the handwriting in at least one of the amount fields of the payment instrument to approximately match at least one writing profile representation.

1104. (New): The method of claim 1103, wherein at least one of the amount fields is a courtesy amount field.

1105. (New): The method of claim 1103, wherein at least one of the amount fields is a legal amount field.

1106. (New): The method of claim 1093, further comprising:

comparing handwriting in a signature field of the payment instrument to one or more writing profile representations derived from at least one other payment instrument, wherein evidence of non-validity of the payment instrument further comprises failure of at least a portion of the handwriting in at least one of the signature fields of the payment instrument to approximately match at least one writing profile representation.

1107. (New): The method of claim 1093, further comprising:

comparing handwriting in one or more information fields of the payment instrument to one or more writing profile representations derived from at least one other payment instrument, wherein evidence of non-validity of the payment instrument further comprises failure of at least a portion of the handwriting in at least one of the information fields of the payment instrument to approximately match at least one writing profile representation.

1108. (New): A system, comprising:

a CPU;

a data memory coupled to the CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein at least one of the computer programs are executable to implement a method of assessing the validity of a payment instrument, the method comprising:

> providing the payment instrument to a computer system, wherein the payment instrument comprises pre-printed information;

> comparing at least a portion of the pre-printed information of the payment instrument to at least one pre-printed profile representation derived from at least one other payment instrument, wherein evidence of non-validity of the payment instrument comprises failure of at least a portion of the pre-printed information of the payment instrument to approximately match at least one pre-printed profile representation.

1109. (New): A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement a method of assessing the validity of a payment instrument, the method comprising:

> providing the payment instrument to a computer system, wherein the payment instrument comprises pre-printed information;

> comparing at least a portion of the pre-printed information of the payment instrument to at least one pre-printed profile representation derived from at least one other payment instrument, wherein evidence of non-validity of the payment instrument comprises failure of at least a portion of the pre-printed information of the payment instrument to approximately match at least one pre-printed profile representation.

1110. (New): A method of assessing the validity of a payment instrument using a computer system, comprising:

> providing the payment instrument to a computer system, wherein the payment instrument comprises at least one machine-printed text block;

> comparing machine-printed text in at least one machine-printed text blocks of the payment instrument to at least one machine-printed text profile representation derived from at least one other payment instrument, wherein evidence of non-validity of the payment instrument comprises failure of at least a portion of the machine-printed text in at least one machine-printed text block of the payment instrument to approximately match at least one machine-printed text profile representation.

1111. (New): The method of claim 1110, wherein the payment instrument is a check.

1112. (New): The method of claim 1110, wherein the payment instrument is a giro.

1113. (New): The method of claim 1110, wherein providing the payment instrument to the computer system comprises providing one or more images of the payment instrument to the computer system.

1114. (New): The method of claim 1110, wherein providing the payment instrument to the computer system comprises providing one or more images of at least a portion of at least one machine-printed text block to the computer system.

1115. (New): The method of claim 1110, wherein the machine-printed text blocks comprise machine-printed words, machine-printed characters, or combinations thereof.

1116. (New): The method of claim 1110, wherein the machine-printed text blocks comprise an account number, an account holder name, an account holder address, a bank name, a routing number, a payee name, a date, a courtesy amount, a legal amount, a memo, or combinations thereof.

1117. (New): The method of claim 1110, wherein at least one machine-printed text profile representation comprises images of machine-printed words, machine-printed characters, or combinations thereof.

1118. (New): The method of claim 1110, wherein at least one machine-printed text profile representation is derived from at least two information fields of at least one other payment instrument.

1119. (New): The method of claim 1110, wherein at least one machine-printed text profile representation is obtained from a validated payment instrument.

1120 (New): The method of claim 1110, further comprising:

> comparing handwriting in one or more amount fields of the payment instrument to one or more writing profile representations derived from at least one other payment instrument, wherein evidence of non-validity of further comprises failure of at least a portion of the handwriting in at least one of the amount fields of the payment instrument to approximately match at least one of the writing profile representations of an amount field.

1121. (New): The method of claim 1120 wherein at least one of the amount fields is a courtesy amount field.

1122. (New): The method of claim 1120 wherein at least one of the amount fields is a legal amount field.

1123. (New): The method of claim 1110, further comprising:

comparing handwriting in one or more signature fields of the payment instrument to one or more writing profile representations of a signature field derived from at least one other payment instrument, wherein evidence of non-validity of the payment instrument further comprises failure of at least a portion of the handwriting in at least one of the signature fields of the payment instrument to approximately match at least one of the writing profile representations of a signature field.

1124 (New): The method of claim 1110, further comprising:

comparing handwriting in one or more information fields of the payment instrument to one or more writing profile representations of an information field derived from at least one other payment instrument, wherein evidence of non-validity of the payment instrument further comprises failure of at least a portion of the handwriting in at least one of the information fields of the payment instrument to approximately match at least one of the writing profile representations of an information field.

1125 (New): A system, comprising:

a CPU;

a data memory coupled to the CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein at least one of the computer programs are executable to implement a method of assessing the validity of a payment instrument, the method comprising:

providing the payment instrument to a computer system, wherein the payment instrument comprises at least one machine-printed text block;

comparing machine-printed text in at least one machine-printed text blocks of the payment instrument to at least one machine-printed text profile representation derived from at least one other payment instrument, wherein evidence of non-validity of the payment instrument comprises failure of at least a portion of the machine-printed text in at least one machine-printed text block of the payment instrument to approximately match at least one machine-printed text profile representation.

1126 (New): A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement a method of assessing the validity of a payment instrument, the method comprising:

providing the payment instrument to a computer system, wherein the payment instrument comprises at least one machine-printed text block;

comparing machine-printed text in at least one machine-printed text blocks of the payment instrument to at least one machine-printed text profile representation derived from at least one other payment instrument, wherein evidence of non-validity of the payment instrument comprises failure of at least a portion of the machine-printed text in at least one machine-printed text block of the payment instrument to approximately match at least one machine-printed text profile representation.

1127. (New): A method of generating a pre-printed profile representation for the assessment of the validity of a payment instrument on a computer system, comprising:

providing one or more payment instruments to a computer system, wherein the payment instruments comprise pre-printed information; and

determining one or more pre-printed profile representations for at least a portion of the pre-printed information on the one or more payment instruments.

1128. (New): A system, comprising:

a CPU;

a data memory coupled to the CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein at least one of the computer programs are executable to implement a method of generating a pre-printed profile representation for the assessment of the validity of a payment instrument, the method comprising:

providing one or more payment instruments to a computer system, wherein the payment instruments comprise pre-printed information; and

determining one or more pre-printed profile representations for at least a portion of the pre-printed information on the one or more payment instruments.

1129. (New): A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement a method of generating a pre-printed profile representation for the assessment of the validity of a payment instrument, the method comprising:

providing one or more payment instruments to a computer system, wherein the payment instruments comprise pre-printed information; and

determining one or more pre-printed profile representations for at least a portion of the pre-printed information on the one or more payment instruments.

1130. (New): A method of assessing the validity of a payment instrument using a computer system, comprising:

providing the payment instrument to a computer system, wherein the payment instrument comprises variable machine-printed information;

comparing at least a portion of the variable machine-printed information of the payment instrument to at least one variable machine-printed profile representation derived from at least one other payment instrument, wherein evidence of non-validity of the payment instrument comprises failure of at least a portion of the variable machine-printed information of the payment instrument to approximately match at least one variable machine-printed profile representation.

1131. (New) The method of claim 1130, wherein the payment instrument is a check.

1132. (New): The method of claim 1130, wherein the payment instrument is a giro.

1133. (New): The method of claim 1130, wherein providing the payment instrument to the computer system comprises providing one or more images of the payment instrument to the computer system.

1134. (New): The method of claim 1130, wherein providing the payment instrument to the computer system comprises providing one or more images of at least a portion of the variable machine-printed information of the payment instrument to the computer system.

1135. (New): The method of claim 1130, wherein the variable machine-printed information comprises machine-printed words, machine-printed characters, or combinations thereof.

1136. (New): The method of claim 1130, wherein the variable machine-printed information comprises a payee name, a date, a courtesy amount, a legal amount, a memo, or combinations thereof.

1137. (New): The method of claim 1130, wherein at least one variable machine-printed profile representation comprises images of machine-printed words, machine-printed characters, or combinations thereof.

1138. (New): The method of claim 1130, wherein at least one variable machine-printed profile representation is derived from at least two information fields of at least one other payment instrument.

1139. (New): The method of claim 1130, wherein at least one variable machine-printed profile representation is obtained from a validated payment instrument.

1140. (New): The method of claim 1130, further comprising:

> comparing handwriting in one or more amount fields of the payment instrument to one or more writing profile representations derived from at least one other payment instrument, wherein evidence of non-validity of the payment instrument further comprises failure of at least a portion of the handwriting in at least one of the amount fields of the payment instrument to approximately match at least one writing profile representation.

1141. (New): The method of claim 1140, wherein at least one of the amount fields is a courtesy amount field.

1142. (New): The method of claim 1140, wherein at least one of the amount fields is a legal amount field.

1143. (New): The method of claim 1130, further comprising:

comparing handwriting in a signature field of the payment instrument to one or more writing profile representations derived from at least one other payment instrument, wherein evidence of non-validity of the payment instrument further comprises failure of at least a portion of the handwriting in at least one of the signature fields of the payment instrument to approximately match at least one writing profile representation.

1144. (New): The method of claim 1130, further comprising:

comparing handwriting in one or more information fields of the payment instrument to one or more writing profile representation derived from at least one other payment instrument, wherein evidence of non-validity of the payment instrument further comprises failure of at least a portion of the handwriting in at least one of the information fields of the payment instrument to approximately match at least one writing profile representation.

1145. (New) A system, comprising:

a CPU;

a data memory coupled to the CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein at least one of the computer programs are executable to implement a method of assessing the validity of a payment instrument, the method comprising:

providing the payment instrument to a computer system, wherein the payment instrument comprises variable machine-printed information;

comparing at least a portion of the variable machine-printed information of the payment instrument to at least one variable machine-printed profile representation derived from at least one other payment instrument, wherein evidence of non-validity of the payment instrument comprises failure of at least a portion of the variable machine-printed information of the payment instrument to approximately match at least one variable machine-printed profile representation.

1146. (New) A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement a method of assessing the validity of a payment instrument, the method comprising:

providing the payment instrument to a computer system, wherein the payment instrument comprises variable machine-printed information;

comparing at least a portion of the variable machine-printed information of the payment instrument to at least one variable machine-printed profile representation derived from at least one other payment instrument, wherein evidence of non-validity of the payment instrument comprises failure of at least a portion of the variable machine-printed information of the payment instrument to approximately match at least one variable machine-printed profile representation.

1147. (New): A method of assessing the validity of a payment instrument using a computer system, comprising:

providing the payment instrument to a computer system, wherein the payment instrument comprises pre-printed information;

comparing at least a portion of the pre-printed information of the payment instrument to at least one pre-printed profile representation derived from at least one non-valid payment

instrument, wherein evidence of non-validity of the payment instrument exists when at least a portion of the pre-printed information of the payment instrument approximately matches at least one of the pre-printed profile representations derived from a non-valid payment instrument.